

FINANCIAL POLICY



Our goal is to make your care effective and affordable. We have several payment plans available for our patients with no or limited insurance coverage. Insurance payments for chiropractic care vary tremendously from insurance company to insurance company and even from policy to policy. We ask that you read and understand our policy as it applies to your particular situation.

PATIENTS WITHOUT INSURANCE OR PATIENTS WITH INSURANCE THAT EXCLUDES CHIROPRACTIC

We request that 100% of the first visit be paid at the time of the visit. On other visits, payment may be made at the end of the week if you sign a credit guarantee form. We are happy to accept your check, Master Card, Visa and American Express. More than half of our patients pay for their care using our *Healthcare Made Affordable Pre-Pay Plan* and other *Maintenance Care plans*.

GROUP OR INDIVIDUAL INSURANCE

When possible, we will call to verify benefits on your insurance. However, the benefits quoted to us by your insurance company are not a guarantee of payment. Payment will be due by you at the time of service for any non-covered services, deductibles or co-pays.

“ON THE JOB” INJURY (Worker’s Compensation)

If you are injured on the job, your care should be paid for under your employer’s Worker’s Compensation insurance. You will need to inform

your employer of the accident and obtain the name and address of the carrier of their insurance. If your employer does not provide us with this information, if a settlement has not been made within 3 months, or if you suspend or terminate care, any fees and services are due immediately.

AUTOMOBILE ACCIDENTS

Please notify your auto insurance carrier of your visit to our office immediately. Notify our insurance department immediately if an attorney is representing you. Although you are ultimately responsible for your bill, we will wait for settlement of your claim for up to six months after your care is completed. Once the claim is settled or if you suspend or terminate care, any fees for services are due immediately.

MEDICARE

We do accept not assignment from Medicare. You are required to pay for services as they are incurred. Medicare pays 80% of the allowable fees once the deductible has been met. Medicare will send you the check directly to you in payment of the services that Medicare will cover. For chiropractic care, that is ONLY manual manipulation of the spine. Our office completes and files the forms for Medicare at no charge.

MANAGED CARE PLANS

We are providers for many managed care plans, including Blue Cross Blue Shield, Aetna, United Health Care, Humana, Principal Life, PHCS, and others. Please call our insurance department to find out if we are on your plan.

I have read and understand the payment policy of Georgetown Family Wellness. I understand that my insurance is an arrangement between myself and my insurance company, NOT between Georgetown Family Wellness and my insurance company. I request and instruct this office prepare the customary forms at no charge so that I may obtain insurance benefits. I also understand that if my insurance does not respond within 60 days, or if I suspend or terminate my schedule of care as prescribed by the doctors at Georgetown Family Wellness that fees will be due and payable immediately.

Patient's signature (or guardian if patient is a minor)

Date

GFW Representative

Date